

Lisa Mark . 626 N Walnut St . Waterbury, CT 06704

Jul 18, 2008

Secretary Jennifer J. Johnson  
Board of Governors  
Federal Reserve System  
20th St. and Constitution Ave., N.W.  
Washington, D.C. 20551  
RE: Docket No. R-1314

Dear Secretary Johnson,

Federal Reserve regulations that restrict subprime credit companies from reaching out to people with less than perfect credit will cause a big problem for consumers. A few years ago, I went through a divorce and encountered some financial hardship. My household income was reduced by half, and living on one income was impossible. My credit was damaged, and I needed to rebuild it. CorTrust Bank gave me that chance, and I happily assumed the fees associated with the agreement.

Since I received my CorTrust credit card, I have seen an increase in my FICO score by eighty points. I have also been approved for two other credit cards, an automobile loan, and have a good payment history with all my lenders. My credit lines have all increased over time, and I have a better handle on my finances. My credit cards are convenient and offer flexibility in case of emergencies. I am now able to travel, rent cars, and purchase tickets. My cards are very handy if I need gas or groceries and have no cash on hand. Without the help of CorTrust, none of this would be possible.

As we all know, credit is a necessity in today's society. Some people need a second chance or a fresh start, and subprime lending companies offer those opportunities. The Federal Reserve Board will impair our access to affordable credit if they place fee limitations on companies like CorTrust Bank.

Sincerely yours,

A handwritten signature in cursive script that reads "Lisa Mark".

Lisa Mark